

UNITED STATES BANKRUPTCY COURT
Eastern District of Michigan

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 8/14/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sabrina Morgan
 1443 Gregory St. Apt #18
 Ypsilanti, MI 48197

Case Number:
14-53185-wsd

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
 nos:
 xxx-xx-4840

Attorney for Debtor(s) (name and address):

John Robert Keyes
 300 North Huron Street
 Ypsilanti, MI 48197
 Telephone number: (734) 662-1590

Bankruptcy Trustee (name and address):

Douglas Ellmann
 308 West Huron
 Ann Arbor, MI 48103-4204
 Telephone number: 734-668-4800

Meeting of Creditors

Date: **September 17, 2014**

Time: **09:00 AM**

Location: **Bankruptcy Hearing Room, 200 E. Liberty, 2nd Floor, Ann Arbor, MI 48104**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 11/17/14

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

211 West Fort Street
 Detroit, MI 48226
 Telephone number: 313-234-0065

For the Court:

Clerk of the Bankruptcy Court:
 Katherine B. Gullo

Hours Open: Monday – Friday 08:30 AM – 4:00 PM

Date: 8/14/14

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	
The Court will dismiss this case without a hearing if the debtor(s) do not timely file all required documents and if no request for a hearing on dismissal is filed within 21 days after the petition is filed. The Clerk will give notice of the hearing on dismissal only to the party requesting the hearing, the debtor and the trustee.	

United States Bankruptcy Court
Eastern District of Michigan

In re:
Sabrina Morgan
Debtor

Case No. 14-53185-wsd
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0645-2

User: admin
Form ID: b9a

Page 1 of 1
Total Noticed: 24

Date Rcvd: Aug 14, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2014.

db +Sabrina Morgan, 1443 Gregory St. Apt #18, Ypsilanti, MI 48197-1665
23045517 +1st Crd Srvc, One Woodbridge Cen, Woodbridge, NJ 07095-1150
23045518 +AAMS/Automated Accounts Management Servi, 4800 Mills Civic Parkway, Suite 202,
West Des Moines, IA 50265-5265
23045519 +Advance America, 4860 Washtenaw Ave, Ann Arbor, MI 48108-3401
23045522 +Ann Arbor Credit Bureau, Inc., Attn: Bankruptcy, 311 N Main Street,
Ann Arbor, MI 48104-1133
23045525 Equifax Credit Information Services, Inc, O.O. Box 740241, Atlanta, GA 30374
23045526 +Experian, P.O. Box 2002, Allen, TX 75013-2002
23045535 TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022-2000
23045536 U S Dept Of Ed/Gsl/Atl, Po Box 4222, Iowa City, IA 52244
23045537 +Us Dept Of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: ecf@robertkeyeslaw.com Aug 14 2014 21:50:01 John Robert Keyes,
300 North Huron Street, Ypsilanti, MI 48197

tr EDI: FDSSELLMANN.COM Aug 14 2014 21:43:00 Douglas Ellmann, 308 West Huron,
Ann Arbor, MI 48103-4204
23045520 +Fax: 864-336-7400 Aug 14 2014 22:11:14 Advance America, 2079 Rawsonville Road,
Belleville, MI 48111-2219
23045521 +E-mail/Text: ascb@comcast.net Aug 14 2014 21:50:11 Allstate Credit Bureau, Attn: Bankruptcy,
19315 West 10 Mile Road, Southfield, MI 48075-2452
23045523 +Fax: 602-659-2196 Aug 14 2014 22:01:14 ChexSystems, Attn: Consumer Relations,
7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703
23045524 +EDI: DTEE.COM Aug 14 2014 21:43:00 Dte Energy, Attention: Bankruptcy Department,
Po Box 740786, Cincinnati, OH 45274-0786
23045527 +EDI: IIC9.COM Aug 14 2014 21:43:00 IC System, Attn: Bankruptcy,
444 Highway 96 East; Po Box 64378, St. Paul, MN 55164-0378
23045528 EDI: IRS.COM Aug 14 2014 21:43:00 Internal Revenue Service, Insolvency Group 2,
880 Front Street, San Diego, CA 92101-8869
23045529 EDI: IRS.COM Aug 14 2014 21:43:00 Internal Revenue Service, P.O. Box 21126,
Philadelphia, PA 19114
23045530 +E-mail/Text: bonnie@ljross.com Aug 14 2014 21:50:15 L J Ross And Associate, Po Box 6099,
Jackson, MI 49204-6099
23045531 +E-mail/Text: bankruptcydepartment@ncogroup.com Aug 14 2014 21:50:34 NCO Financial,
P.O. Box 4903, Trenton, NJ 08650-4903
23045532 +E-mail/Text: bankruptcydepartment@ncogroup.com Aug 14 2014 21:50:34
NCO Financial Systems, Inc., 507 Prudential Rd., Horsham, PA 19044-2368
23045533 EDI: RECOVERYCORP.COM Aug 14 2014 21:43:00 Recovery Management Systems Corporation,
25 S.E. Avenue, Suite 1120, Miami, FL 33131
23045534 +Fax: 402-934-3741 Aug 14 2014 22:01:14 TeleCheck Services, Inc., 5251 Westheimer,
Houston, TX 77056-5415

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2014 at the address(es) listed below:

NONE.

TOTAL: 0